

Substitute for form 1449A&B/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet **1** of **20****Complete if Known**

| | |
|------------------------|-------------------|
| Application Number | 10/076,036 |
| Filing Date | February 13, 2002 |
| First Named Inventor | Mascavage et al. |
| Art Unit | 3628 |
| Examiner Name | Sough, Hyung Sub |
| Attorney Docket Number | 020375-002100US |

| Examiner Initials* | Cite No. ¹ | Document Number Number Kind Code ² (if known) |
|-----------------------|--------------------------|---|
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| | AB | US-3,783,755 |
| | AC | US-3,833,395 |
| | AD | US-4,032,931 |
| | AE | US-4,321,672 |
| | AF | US-4,454,414 |
| | AG | US-4,562,340 |
| | AH | US-4,562,341 |
| | AI | US-4,630,200 |
| | AJ | US-4,678,895 |
| | AK | US-4,722,554 |
| | AL | US-4,812,628 |
| | AM | US-4,902,881 |
| | AN | US-4,961,142 |
| | AO | US 4,972,318 |
| | AP | US-5,021,967 |
| | AQ | US-5,053,607 |
| | AR | US-5,119,293 |
| | AS | US-5,175,682 |
| | AT | US-5,220,501 |
| | AU | US-5,283,829 |
| | AV | US-5,350,906 |
| | AW | US-5,367,452 |
| | AX | US-5,408,077 |
| | AY | US-5,426,594 |
| | AZ | US-5,448,043 |
| | BA | US-5,461,217 |
| | BB | US-5,464,971 |
| | BC | US 5,465,206 |
| | BD | US-5,477,037 |
| | BE | US-5,477,038 |
| | BF | US-5,484,988 |
| | BG | US-5,491,325 |
| | BH | US-5,504,677 |
| | BI | US-5,510,979 |
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SignatureDate
Considered

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| Sheet | 2 | of | 20 | | |

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| Examiner Signature |  | Date Considered | 11/16/07 |
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| | | | Art Unit | 3628 | |
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| Sheet | 3 | of | 20 | Attorney Docket Number | 020375-002100US |


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
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| Examiner Signature | [Signature] | Date Considered | 11/16/07 |
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|--|---|----|--------------------------|------------------------|-----------------|
| Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | | Complete if Known | | |
| | | | Application Number | 10/076,036 | |
| | | | Filing Date | February 13, 2002 | |
| | | | First Named Inventor | Mascavage et al. | |
| | | | Art Unit | 3628 | |
| | | | Examiner Name | Sough, Hyung Sub | |
| Sheet | 7 | of | 20 | Attorney Docket Number | 020375-002100US |

| U.S. PATENT DOCUMENTS+ | | | | | |
|------------------------|--------------------------|--|--------------------------------|--|---|
| Examiner Initials* | Cite No. ¹ | Document Number | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
| | | Number Kind Code ² (if known) | | | |
| JA | US 2004/0088248 A1 | | 05-06-2004 | Cutler | |
| JB | US 6,736,314 B2 | | 05-18-2004 | Cooper et al. | |
| JC | US 2004/0107165 A1 | | 06-03-2004 | Blair et al. | |
| JD | US 2004/0117302 A1 | | 06-17-2004 | Weichert et al. | |
| JE | US 2004/0088261 A1 | | 05-06-2004 | Moore et al. | |
| JF | US 2004/0098328 A1 | | 05-20-2004 | Grant et al. | |
| JG | US 2004/0098335 A1 | | 05-20-2004 | Michelsen | |
| JH | US 6,761,309 | | 07-13-2004 | Stoutenburg et al. | |
| JI | US 6,761,311 | | 07-13-2004 | Algiene et al. | |
| JJ | US 2004/0138947 | | 07-15-2004 | McGee et al. | |
| JK | US 2004/0139008 A1 | | 07-15-2004 | Muscavage et al. | |
| JL | US 2004/0143552 A1 | | 07-22-2004 | Weichert et al. | |
| JM | US 2004/0148286 A1 | | 07-29-2004 | Rogers | |
| JN | US 2004/0153398 A1 | | 08-05-2004 | Baumgartner et al. | |
| JO | US 2004/0158521 A1 | | 08-12-2004 | Newton et al. | |
| JP | US 2004/0167860 A1 | | 08-26-2004 | Baxter et al. | |
| JQ | US 2004/0193897 A1 | | 09-30-2004 | Van Volkenburgh | |
| JR | US 2004/0210476 A1 | | 10-21-2004 | Blair et al. | |
| JS | US 2004/0210506 A1 | | 10-21-2004 | Algiene et al. | |
| JT | US 2004/0210521 A1 | | 10-21-2004 | Crea et al. | |
| JU | US 2004/0210523 A1 | | 10-21-2004 | Gains et al. | |
| JV | US 2004/0211831 A1 | | 10-28-2004 | Stoutenburg et al. | |
| JW | US 6,814,282 B2 | | 11-09-2004 | Seifert et al. | |
| JX | US 6,827,260 | | 12-04-2004 | Stoutenburg et al. | |
| JY | US 6,829,588 | | 12-07-2004 | Stoutenburg et al. | |
| JZ | US 2004/0254833 A1 | | 12-16-2004 | Algiene et al. | |
| KA | US 6,847,947 | | 01-25-2005 | Kambour et al. | |
| KB | US 2005/0017067 A1 | | 01-27-2005 | Weinberger | |
| KC | US 6,886,742 | | 05-03-2005 | Stoutenburg et al. | |
| KD | US 6,908,031 | | 06-21-2005 | Seifert et al. | |
| KE | US 6,922,673 | | 07-26-2005 | Karas et al. | |
| KF | US 2005/0167481 A1 | | 08-04-2005 | Hansen et al. | |
| KG | US 2005/0187929 A1 | | 08-25-2005 | Staggs | |
| KH | US 2005/0180550 A1 | | 09-18-2005 | McGee et al. | |
| KI | US 2005/0209958 A1 | | 09-22-2005 | Michelsen | |
| KJ | US 2005/0209961 A1 | | 09-22-2005 | Michelsen | |

| FOREIGN PATENT DOCUMENTS | | | | | | |
|--------------------------|------|-------------------------|------------------|-------------------------------|---|----------------|
| Examiner | Cite | Foreign Patent Document | Publication Date | Name of Patentee or Applicant | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear | T ³ |
| Examiner Signature | | | Date Considered | 11/16/07 | | |

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| | | Application Number | 10/076,036 | | |
| | | Filing Date | February 13, 2002 | | |
| | | First Named Inventor | Mascavage et al. | | |
| | | Art Unit | 3628 | | |
| | | Examiner Name | Sough, Hyung Sub | | |
| Sheet | 8 | of | 20 | Attorney Docket Number | 020375-002100US |

| | | Country Code ³ | Number ⁴ | Kind Code ⁵ (if known) | | | |
|-----------|----|---------------------------|---------------------|-----------------------------------|------------|--|-------------------------------------|
| <i>yu</i> | KK | EP | 0 481 135 | A1 | 04-22-1992 | | <input type="checkbox"/> |
| | KL | EP | 0 745 961 | A2 | 04-12-1996 | | <input type="checkbox"/> |
| | KM | EP | 0 745 961 | A3 | 07-15-1998 | | <input type="checkbox"/> |
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| | KO | EP | 1 077 436 | A2 | 02-21-2001 | | <input type="checkbox"/> |
| | KP | WO | 96/26508 | A1 | 08-29-1996 | | <input type="checkbox"/> |
| | KQ | WO | 98/49644 | A1 | 11-05-1998 | | <input type="checkbox"/> |
| | KR | WO | 98/50875 | A2 | 11-12-1998 | | <input type="checkbox"/> |
| | KS | WO | 99/22291 | A1 | 05-06-1999 | | <input type="checkbox"/> |
| | KT | WO | 99/28872 | A1 | 06-10-1999 | | <input type="checkbox"/> |
| | KU | WO | 00/22559 | A1 | 04-20-2000 | | <input type="checkbox"/> |
| | KV | WO | 00/46725 | A1 | 08-10-2000 | | <input type="checkbox"/> |
| | KW | WO | 00/54122 | A2 | 09-14-2000 | | <input type="checkbox"/> |
| | KX | WO | 00/67177 | A2 | 11-09-2000 | | <input type="checkbox"/> |
| | KY | WO | 00/79452 | A2 | 12-28-2000 | | <input type="checkbox"/> |
| | KZ | WO | 01/04816 | A1 | 01-18-2001 | | <input type="checkbox"/> |
| | LA | WO | 01/39093 | A1 | 05-31-2001 | | <input type="checkbox"/> |
| | LB | WO | 02/05195 | A1 | 01-17-2002 | | <input type="checkbox"/> |
| | LC | FR | 2728983 | A1 | 07-05-1996 | | <input checked="" type="checkbox"/> |

| NON PATENT LITERATURE DOCUMENTS | | | |
|---------------------------------|-----------------------|---|----------------|
| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| <i>yu</i> | LD | AMERINET, INC., "Debit-It!-The Best Idea In Payment Systems Since the Credit Card", downloaded from website http://www.debit-it.com/ on 2/7/00, 8 pages | |
| <i>yu</i> | LE | Business Wire, "E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau", 1999-09-14 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 2 pages. | |
| | LE | BUSINESS WIRE, "E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau; Flooz.com Features a Fun Online Gift Currency You Send by Email for Any Occasion", downloaded from website http://www.proquest.umi.com . | |
| <i>yu</i> | LG | CONFINITY, INC., PayPal.com, How PayPal.com Works, downloaded from website http://www.paypal.com on 02/07/2000, 7 pages | |
| <i>yu</i> | LH | DOTBANK, The Way to Send and Receive Money on the Internet, downloaded from website http://www.dotbank.com , 02/07/2000, 6 pages. | |
| <i>yu</i> | LI | http://www.vfi-finance.com/tranz330.htm , Tranz 330 Fast, Low-Cost Transaction Automation At The Point Of Service, VeriFone Finance, January 1999, pages 1-3, especially pages 1-2. | |
| <i>yu</i> | LJ | IDEALAB COMPANY, PayMe.com, downloaded from website http://ssl.idealab.com on 2/16/2000, 7 pages. | |

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| Examiner Signature | <i>[Signature]</i> | Date Considered | 11/16/07 |
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| | | Filing Date | February 13, 2002 | | |
| | | First Named Inventor | Mascavage et al. | | |
| | | Art Unit | 3628 | | |
| | | Examiner Name | Sough, Hyung Sub | | |
| Sheet | 9 | of | 20 | Attorney Docket Number | 020375-002100US |

| NON PATENT LITERATURE DOCUMENTS | | | |
|---------------------------------|-----------------------|---|----------------|
| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| <i>h</i> | LK | Intell-A-Check Corp.: "Intell-A-Check! -The Way to get Paid", Intell-A-Check product overview, retrieved from http://www.icheck.com/ on 02/07/2000, 7 pages | |
| <i>h</i> | LL | KARPINSKI, R. "Web Merchants Try Debit Cards and Gift Certificates to Spur Sales" InternetWeek, 11 October 1999, 2 pages. | |
| <i>h</i> | LM | LAWTON, George; "Biometrics: A New Era in Security"; 1998, Computer, Vol. 31, No. 8, pp. 16-18. | |
| <i>h</i> | LN | New commercial services from Western Union allow businesses to directly transfer money internationally; User companies can now send or receive money at their own offices through on-line connection to world's largest international money transfer network. Business Wire. 16 October 1995, page 1. | |
| <i>h</i> | LO | RUSSO, R. "Omaha's Giftpoint.com Draws \$5 Million Investment", Omaha World, 14 December 1999, 2 pages. | |
| <i>h</i> | LP | STOCKEL, Anna; "Securing Data and Financial Transactions"; 1995, Institute of Electrical and Electronics Engineers 29th Annual Conference, pp. 397-401. | |
| <i>h</i> | LQ | PR Newswire, "GiftSpot.com Simplifies Gift-Giving on the Internet," 1999-10-20 (abstract), [online] (retrieved on 2002-05-01), retrieved from PROQUEST Database, 5 pages. | |
| <i>h</i> | LR | TeleCheck International, Inc.: "Making Checks Our Responsibility", retrieved from http://www.telecheck.com/home/home.html on 02/07/2000, 8 pages | |
| <i>h</i> | LS | TRANSPPOINT, "The Way to Pay Online", downloaded from website http://www.transpoint.com/ on 2/10/2000, 12 pages. | |
| <i>h</i> | LT | WALKER, L. "Click a Card", The Washington Post, 16 December 1999, 3 pages. | |
| | LU | Website "eCount" at http://www.ecount.com | |
| | LV | Website: "Billpoint" at http://www.billpoint.com | |
| | LW | Website: "eMoneyMail" at http://www.emoneymail.com | |
| | LX | Website: "i-Escrow" at http://www.iescrow.com | |
| | LY | Website: "PayMe.com" at http://www.payme.com | |
| | LZ | Website: "PayMyBills.com" at http://www.paymybills.com | |

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| | | Examiner Name | Sough, Hyung Sub |
| | | Attorney Docket Number | 020375-002100US |
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| NON PATENT LITERATURE DOCUMENTS | | | |
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| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | MA | Website: "PayPal" at http://www.paypal.com | |
| | MB | Website: "Tradesafe.com" at http://www.tradesafe.com | |
| <i>JM</i> | MC | x.com, Do More with Your Money, downloaded from website http://www.x.com , 02/07/2000, 5 pages. | |
| | MD | http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995 | |
| <i>JM</i> | ME | Press Release: "Western Union Announces ATM Card Payout for Money Transfer Transactions"; 2001, URL: http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995 | |
| <i>JM</i> | MF | LEVIN, Gary; "Western Union not fading into sunset; new services are added as telegrams drop"; 1992, 2 pages. | |
| <i>JM</i> | MG | "Quick Collect"; Western Union Training Guide; 2004, 10 pages. | |
| | MH | "Send your payment using Western Union Quick Collect"; 2 pages. | |
| <i>JM</i> | MI | "Purchasing American Airlines Tickets Just Got Easier"; 2005, 4 pages. | |
| <i>JM</i> | MJ | "Lan Airline Alliance Carriers and Western Union Offer Travelers Additional Payment Options"; 2005, 3 pages. | |
| <i>JM</i> | MK | "Quick Collect: Government/Child Support Agency Name, Training Guide; 2004, 7 pages. | |
| | ML | "Western Union Quick Collect: 3 Easy Ways to Send a Payment: In Person, Online or by Phone!"; 2 pages. | |
| | MM | "Western Union. Now, using our service is even more rewarding"; 1 page. | |
| | MN | "To send a Quick Collect Payment"; sample form, 1 page. | |
| | MO | "Western Union: Some QUICK FACTS about QUICK COLLECT"; 1 page. | |
| | MP | "Quick Collect Sales Presentation"; 28 pages. | |

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| | | Examiner Name | Sough, Hyung Sub |
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|---------------------------------|-----------------------|---|----------------|
| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | MQ | "Western Union Quick Collect"; 2 pages. | |
| <i>JS</i> | MR | "Why Send Your Customers Across Town When You Can Send Them Next Door?"; 2005, 1 page. | |
| | MS | "There's a lot to be said about the many advantages of the Quick Collect service. And look who's saying it."; 4 pages. | |
| <i>JS</i> | MT | "If you're not getting your payment with Quick Collect, chances are you're not getting it"; 2001, 2 pages. | |
| <i>JS</i> | MU | "Western Union: Ford Credit Phone Pay-How does it work?"; 2001, 1 page. | |
| <i>JS</i> | MV | Western Union Quick Collect: The Fastest way to collect good funds"; 1999, 11 pages. | |
| | MW | "Only Western Union"; 2 pages. | |
| <i>JS</i> | MX | "Announcing Quick Collect Online"; 2002, Western Union's Professional Collector, 3 pages. | |
| <i>JS</i> | MY | "When you're helping a customer make a crucial payment there's no room for guesswork"; 2002, Western Union's Professional Collector, 3 pages. | |
| <i>JS</i> | MZ | "Western Union Quick Collect: The most agents, the most locations, the most experienced"; 2000, 2 pages | |
| <i>JS</i> | NA | "It takes a certain person to make a good collector. But it takes a good manager to make a champion"; 2001, Western Union's Professional Collector, 3 pages. | |
| <i>JS</i> | NB | "Nationwide Credit Collectors Act Globally"; 2001, Western Union's Professional Collector, 3 pages. | |
| <i>JS</i> | NC | "Guess What? The check's not in the mail"; 2001, Western Union's Professional Collector, 3 pages. | |
| <i>JS</i> | ND | "Quick Cash and Quick Collect: Western Union's money-movers"; 1990, <u>Newsbriefs</u> , Vol. 2, No. 1, 3 pages. | |
| | NE | "You're sending more than a payment: Point-of-Sale & Merchandising Support Advertising Materials, 2 pages. | |
| <i>JS</i> | NF | "Company Profile: The Western Union Convenience Pay Service"; 2004, 4 pages. | |

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| | | Filing Date | February 13, 2002 | | |
| | | First Named Inventor | Mascavage et al. | | |
| | | Art Unit | 3628 | | |
| | | Examiner Name | Sough, Hyung Sub | | |
| Sheet | 12 | of | 20 | Attorney Docket Number | 020375-002100US |


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| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| <i>JS</i> | NG | "You're sending more than a payment: You're sending peace of mind"; 2004, 3 pages. | |
| | NH | "SBC Communications adds Western Union Locations for Walk-in Customer Bill Payments"; SBC News Release, 2 pages. | |
| | NI | "Send Your Utility Bill Payment from Here!"; 3 pages. | |
| <i>JS</i> | NJ | "Rhode Island becomes first state to accept child support payments at Western Union: More than 50 Western Union Convenience Pay Agent Locations Offer New Level of Convenience to Rhode Island Residents Who Pay Child Support--"; 2002, 3 pages. | |
| <i>JS</i> | NK | "Rhode Island becomes first state to accept child support payments at Western Union: Government Payment Leader govONE Solutions Adds Walk-in to Full Suite of Payment Options"; 2002, 3 pages. | |
| <i>JS</i> | NL | "State of Hawaii to Accept Child Support Payments at Western Union"; 2004, 2 pages. | |
| <i>JS</i> | NM | "Annual Report of the President of the Western Union Telegraph Company"; 1873, pages 8-11. | |
| <i>JS</i> | NN | "First located example of a money transfer"; 8/25/1873, 1 page. | |
| <i>JS</i> | NO | "Annual Report of the President of the Western Union Telegraph Company"; 1874, pages 8-11. | |
| <i>JS</i> | NP | "The Western Union Telegraph Company: Rules for Money Transfer Service"; 1908, pages 3-25. | |
| <i>JS</i> | NQ | "The Western Union Telegraph Company: Delivery Department Instructions"; 1926, Commercial Bulletin No. 9-A, 2 pages. | |
| <i>JS</i> | NR | "The Western Union Telegraph Company: Instructions for Receiving Clerks"; 1929, Commercial Bulletin No. 37-A, 2 pages. | |
| <i>JS</i> | NS | "Annual Report of the Western Union Telegraph Company"; 1935, 2 pages. | |
| <i>JS</i> | NT | "Dots and Dashes"; 1935, Vol. 11, No. 9, 4 pages. | |
| <i>JS</i> | NU | "Annual Report of the Western Union Telegraph Company"; 1940, pages 9 and 22. | |
| <i>JS</i> | NV | "Annual Report of the Western Union Telegraph Company"; 1947, 2 pages. | |

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|--------------------|--------------------|-----------------|----------|
| Examiner Signature | <i>[Signature]</i> | Date Considered | 11/16/07 |
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| | | Art Unit | 3628 | | |
| | | Examiner Name | Sough, Hyung Sub | | |
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| NON PATENT LITERATURE DOCUMENTS | | | |
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| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
|  | NW | "Annual Report of the Western Union Telegraph Company"; 1949, 2 pages. | |
| | NX | "Annual Report of the Western Union Telegraph Company"; 1951, 2 pages. | |
| | NY | "Annual Report of the Western Union Telegraph Company"; 1953, 2 pages. | |
| | NZ | "Annual Report of the Western Union Telegraph Company"; 1954, 3 pages. | |
| | OA | "Annual Report of the Western Union Telegraph Company"; 1973, 5 pages. | |
| | OB | "Annual Report of the Western Union Telegraph Company"; 1974, 2 pages. | |
| | OC | "Annual Report of the Western Union Telegraph Company"; 1978, 2 pages. | |
| | OD | "Annual Report of the Western Union Telegraph Company"; 1981, 2 pages. | |
| | OE | "Amex Money Order Dispenser"; 1990, The Nilson Report, 1 page. | |
| | OF | "Quick Cash and Quick Collect: Western Union's money-movers"; 1990, Newsbriefs, Vol. 2, No. 1, 3 pages. | |
| | OG | "Western Union's Would-Be Rival"; 1990, American Banker, 1 page. | |
| | OH | "American Express in New Ad Drive"; 1990, American Banker, 1 page. | |
| | OI | "American Express Unit Introduces State-Of-The-Art Automated Money Order Dispenser"; 1990, Tri-State Food News, 1 page. | |
| | OJ | "Annual Report of the Western Union Corporation"; 1990, 4 pages. | |
| | OK | "Collection by Money Transfer: MoneyGram Service Removes Time-Consuming Steps to Commercial Collections"; 1990, Collector, page 36. | |
| | OL | "Amex tests Moneygram"; 1990, Adnews, 1 page. | |

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| | | Attorney Docket Number | 020375-002100US |
| Sheet | 14 | of | 20 |

| NON PATENT LITERATURE DOCUMENTS | | | |
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| Examiner Initials * | Cite No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| <i>JS</i> | OM | "Amex aims expansion strategy at local currency exchanges"; 1990, Crain's Chicago Business, 1 page. | |
| | ON | "Sending Cash in a Flash"; 1990, Travel & Leisure, page 42. | |
| | OO | "...And a Nine-Second Money Order Dispenser"; 1991, Post-News, Vol. 17, No. 1, 1 page. | |
| | OP | "Money-wire giants battle for business: Currency exchanges wooed"; 1991, Chicago Sun Times, 2 pages. | |
| | OQ | "Sending Cash in a Flash: There are more ways to do it than you might think"; 1991, 2 pages. | |
| | OR | "Loved one stranded? Send Cash"; 1991, Akron Beacon Journal, 2 pages. | |
| | OS | "Common Values: Uncommon Opportunities"; 1995, First Data Corporation Annual Report, 2 pages. | |
| | OT | "Behind the Scenes of Life"; 1996, First Data Corporation Annual Report, 3 pages. | |
| | OU | "First Data InfoSource Offers Database Analysis with DecisionScope"; 1996, First Data Corporation News Release, 2 pages. | |
| | OV | "First Data and Netscape Offering Internet Payment Processing Service; 1996, First Data Corporation News Release, 3 pages. | |
| | OW | "CES/NaBANCO Introduces Stored Value Card Technology: Blockbuster Video is First Merchant Partner"; 1996, First Data Corporation News Release, 3 pages. | |
| | OX | "First Data to Offer Card Profitability Software from HNC: Distribution Agreement Poised to Repeat Falcon Success"; 1996, HNC Software, Inc. News Release, 3 pages. | |
| | OY | "VIPS Introduces MCSOURCE to Managed Healthcare Industry"; 1996, VIPS Healthcare Information Systems News Release, 2 pages. | |
| | OZ | "Leading Provider of Transaction Card Processing Selects Connect Oneserver Software as a Solution for Advanced Internet Merchant Services: First Data Chooses OneServer as an Application to Deliver the Internet to Banks and Merchants"; 1996, press Release, 4 pages. | |
| | PA | "Netscape Announces Netscape Livepayment to Facilitate Internet Commerce"; 1996, Netscape News Release, 4 pages. | |
| | PB | "Stream, LiteNet, BBN, and KPMG Announce Industry-Wide Initiative to Enable Wide-Scale Software Electronic Commerce"; 1996, News Release, 6 pages. | |

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| Examiner Signature | <i>[Signature]</i> | Date Considered | <i>11/16/07</i> |
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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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| Substitute for form 1449A&B/PTO | | Complete if Known | | | |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | Application Number | 10/076,036 | | |
| | | Filing Date | February 13, 2002 | | |
| | | First Named Inventor | Mascavage et al. | | |
| | | Art Unit | 3628 | | |
| | | Examiner Name | Sough, Hyung Sub | | |
| Sheet | 15 | of | 20 | Attorney Docket Number | 020375-002100US |

| NON PATENT LITERATURE DOCUMENTS | | | |
|---------------------------------|-----------------------|---|----------------|
| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| <i>JS</i> | PC | "First Data and Netscape Announce Program to Help Businesses Establish Payment-Enabled Web Sites"; 1996, First Data Corporation News Release, 5 pages. | |
| <i>JS</i> | PD | "FDR to Offer HNC Software's Real-Time Fraud Detection; New distribution Agreement to Benefit Card Banks"; 1996, First Data Resources News Release, 3 pages. | |
| <i>JS</i> | PE | "First Data Aligns with CyberCash to Offer New Electronic Coin Service"; 1996, First Data Corporation News Release, 3 pages. | |
| <i>JS</i> | PF | "First Data, First USA Paymentech, GE Capital Invest in First Virtual Holdings"; 1996, First Virtual Holdings Corporation News Release, 3 pages. | |
| <i>JS</i> | PG | "Annual Report of First Data Corporation"; 1998, 3 pages. | |
| <i>JS</i> | PH | "Annual Report of First Data Corporation"; 1999, 2 pages. | |
| <i>JS</i> | PI | "American Express Introduces Automated Money Order Dispenser"; 1991, Professional Check Casher, 1 page. | |
| <i>JS</i> | PJ | "Western Union Payment Services, Bidpay and Quick Collect, Online Bill Payment, Online Auction Payments"; http://www.westernunion.com/info/esComparePayment.asp , 2 pages. | |
| <i>JS</i> | PK | "About Western Union: Company History"; http://www.payment-solutions.com/history.html , 2 pages. | |
| <i>JS</i> | PL | "Western Union Money Transfer Services, Send Money Online, Money Orders, Send Telegrams"; http://www.westernunion.com/info/esCompareMoneyMessage.asp , 2 pages. | |
| <i>JS</i> | PM | "Quick Pay: The Convenient and reliable way to receive payments from customers worldwide"; http://www.payment-solutions.com/quickpay.html , 3 pages. | |
| <i>JS</i> | PN | "Quick Cash: A safe and reliable way to send funds around the world"; http://www.payment-solutions.com/quickcash.html , 1 page. | |
| <i>JS</i> | PO | "Signature Services: Helping financial institutions send funds faster"; http://www.payment-solutions.com/signature.html , 1 page. | |
| <i>JS</i> | PP | "American Express Money Orders, Travelers Cheques Now on Sale"; 1936, Dots and Dashes, 2 pages. | |
| <i>JS</i> | PQ | List of Prepaid Services; http://www.westernunion.com/info/esComparePrePaid.asp , 1 page. | |
| <i>JS</i> | PR | "Get your Collect Card"; 1939, Dots and Dashes, 2 pages. | |

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| Examiner Signature | <i>[Signature]</i> | Date Considered | 11/16/07 |
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| | | | Filing Date | February 13, 2002 | |
| | | | First Named Inventor | Mascavage et al. | |
| | | | Art Unit | 3628 | |
| | | | Examiner Name | Sough, Hyung Sub | |
| Sheet | 16 | of | 20 | Attorney Docket Number | 020375-002100US |

| NON PATENT LITERATURE DOCUMENTS | | | |
|---------------------------------|-----------------------|---|----------------|
| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | PS | Picture of Bill payment form or advertisement, 1 page. | |
| <i>mu</i> | PT | "NTS Completes Merger with EDS Fleet Services; New First Data Unit Sets Sights on New Markets"; 1996, NTS Press Release, 3 pages. | |
| <i>mu</i> | PU | Transfers require ID made by telephaph; 1895, Tariff Book, 4 pages. | |
| | PV | American Greeting Cards Click-Through; 38 pages. | |
| <i>mu</i> | PW | "MoneyZap.com Greeting Card Process Flow"; 2000, 2 pages. | |
| | PX | "Western Union/Money Zap: Send and receive money easily over the internet"; http://www.moneyzap.com/main.asp, 23 pages. | |
| | PY | "Western Union Gift Greetings"; 6 pages. | |
| | PZ | "PayPel: The way to send and receive money online"; 4 pages. | |
| <i>mu</i> | QA | "Aeromexico and Western Union Partner to Offer a Cash Payment Option for Booking Airline Tickets"; 2004, Press Release, 2 pages. | |
| <i>mu</i> | QB | "Western Union and Continental Airlines Introduce New Quick and Easy Cash Payment Option When Booking Flights"; 2004, Press Release, 4 pages. | |
| <i>mu</i> | QC | "Purchasing American Airlines Tickets Just Got Easier"; 2004, Press Release, 4 pages. | |
| <i>mu</i> | QD | "LAN Airline Alliance Carriers and Western Union offer Travellers Additional Payment Options"; 2005, Press Release, 3 pages. | |
| <i>mu</i> | QE | "Western Union Financial Services, Inc.: Benefits Quick Cash Agreement and Disclosure Statement"; 1998, 2 pages. | |
| <i>mu</i> | QF | "Western Union Financial Services, Inc.: Cash Card Agreement and Disclosure Statement"; 1998, 2 pages. | |
| | QG | "Federal Benefits Checks are Going Away-Don't Let Your Customers Go with Them: Announcing the Western Union Benefits Quick Cash Program"; 4 pages. | |
| <i>mu</i> | QH | "Introducing the Western Union Cash Card Program"; 1998, 2 pages. | |

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| Examiner Signature | <i>[Signature]</i> | Date Considered | 11/16/07 |
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| | | Application Number | 10/076,036 | | |
| | | Filing Date | February 13, 2002 | | |
| | | First Named Inventor | Mascavage et al. | | |
| | | Art Unit | 3628 | | |
| | | Examiner Name | Sough, Hyung Sub | | |
| Sheet | 17 | of | 20 | Attorney Docket Number | 020375-002100US |

| NON PATENT LITERATURE DOCUMENTS | | | |
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| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| <i>Ju</i> | QI | "Western Union Creates Phone Card with BLT Technologies"; 1997, PR Newswire Association, 2 pages. | |
| <i>Ju</i> | QJ | "AT&T Wireless to Offer Western Union SwiftPay as Replenishment Option for AT&T Free2Go Wireless Prepaid Customers"; 2001, PR Newswire Association, 2 pages. | |
| <i>Ju</i> | QK | "New Western Union SwiftPay Service Continues Expansion of Consumer-to-Business Payment Options"; 1999, PR Newswire Association, 2 pages. | |
| <i>Ju</i> | QL | "Western Union SwiftPay Selected by SHEAKLEY UNISERVICE to Complete W-2 Reprint Transactions"; 2000, PR Newswire Association, 2 pages. | |
| <i>Ju</i> | QM | "Rhode Island becomes First State to Accept Child Support Payments at Western Union: More than 50 Western Union Convenience Pay Agent Locations Offer New Level of Convenience to Rhode Island Residents Who Pay Child Support"; 2002, Press Release, 3 pages. | |
| <i>Ju</i> | QN | "Rhode Island becomes First State to Accept Child Support Payments at Western Union: Government Payment Leader govONE Solutions Adds Walk-in to Full Suite of Payment Options"; 2002, Press Release, 3 pages. | |
| <i>Ju</i> | QO | "SBC Communications Adds Western Union Locations for Walk-In Customer Bill Payments"; 2005, Press Release, 2 pages. | |
| <i>Ju</i> | QP | "Western Union Money Orders More Popular Than Ever"; 1942, Dots and Dashes, Vol. 18, No. 3, 2 pages. | |
| <i>Ju</i> | QQ | "Refund of Money Transfers"; 1913, Journal of the Telegraph, 2 pages. | |
| <i>Ju</i> | QR | Western Union Credit Card; 1915, 4 pages. | |
| | QS | How money by phone was paid: Money Transfer Service, Book of Rules and List of Offices; 1926, Western Union Telegraph Company, 3 pages. | |
| | QT | "Pilgrims Started Thanksgiving Custom"; Dots and Dashes, Vol. 4, No. 11, 2 pages. | |
| <i>Ju</i> | QU | "The Yellow Blank is Correct for every social need"; 1930, Western Union Booklet, 2 pages. | |
| <i>Ju</i> | QV | "Last of the Pony Express Riders Tells His Story"; 1932, Dots and Dashes, Vol. 8, No. 10, 2 pages. | |
| <i>Ju</i> | QW | "Nation Receives Time Over Western Union Network"; 1931, Dots and Dashes, Vol. 7, No. 5, 2 pages. | |
| <i>Ju</i> | QX | "Collect your delinquent accounts by Telegraph"; 1933, Form 1229-A, 1 page. | |

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| Examiner Signature | <i>[Signature]</i> | Date Considered | 11/16/07 |
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| INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | Application Number | 10/076,036 |
| | | Filing Date | February 13, 2002 |
| | | First Named Inventor | Mascavage et al. |
| | | Art Unit | 3628 |
| | | Examiner Name | Sough, Hyung Sub |
| Sheet | 18 | of | 20 |
| | | Attorney Docket Number | 020375-002100US |

| NON PATENT LITERATURE DOCUMENTS | | | |
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| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| <i>ju</i> | QY | "Reynolds Arcade was Western Union Birthplace"; 1933, Dots and Dashes, Vol. 9, No. 8, 2 pages. | |
| <i>z</i> | QZ | "Messenger Work Full of Adventure, Excitement"; 1933, Dots and Dashes, Vol. 9, No. 11, 2 pages. | |
| <i>z</i> | RA | Shopping Order service and gift service; 1934, Western Union Telegraph Company, Money Order Book, 6 pages. | |
| <i>z</i> | RB | Money Orders by Phone; 1935, Fortune Magazine, 3 pages. | |
| <i>z</i> | RC | "The Yellow Blank: When, Why, How to Use It"; 1934, 5 pages. | |
| <i>z</i> | RD | Money Order with confirmation; 1948, 1 page. | |
| <i>z</i> | RE | "Western Union Products and Services: a brief description"; 1960, 22 pages. | |
| <i>z</i> | RF | Survey of services; 1960, pages 2-31. | |
| <i>z</i> | RG | Western Union News Supplement: Automatic travelers checks using Western Union; 1975, 2 pages. | |
| <i>z</i> | RH | Western Union New Supplement: Money Orders delivery through Mailgram; 1975, 2 pages. | |
| <i>z</i> | RI | Candygram payment service; 1 page. | |
| <i>z</i> | RJ | Remittance for order sent via Western Union; 1933, 2 pages. | |
| <i>z</i> | RK | Western Union Telegraph Company; 1933, Money Order Message | |
| <i>z</i> | RL | Gift: Money Order for something you really want: 1933, 1 page. | |
| <i>z</i> | RM | Holiday Greeting by Western Union; 1933, 1 page. | |
| <i>z</i> | RN | Western Union Money Transfer, Form 72-A, 1933, 1 page. | |

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| Examiner Signature | <i>[Signature]</i> | Date Considered | 2/16/07 |
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| | | | | Filing Date | February 13, 2002 |
| | | | | First Named Inventor | Mascavage et al. |
| | | | | Art Unit | 3628 |
| | | | | Examiner Name | Sough, Hyung Sub |
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| NON PATENT LITERATURE DOCUMENTS | | | |
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| | RO | Western Union Foreign Transfer Order, Form 72-A, 1933, 1 page. | |
| | RP | Western Union Domestic Transfer Order, Form 72-A, 1933, 1 page. | |
| | RQ | Western Union Gift Orders: A Practical Answer to the Christmas Gift Problem, 1933, 1 page. | |
| | RR | Western Union Gift Orders: The Sensible, Convenient Way to take care of your Christmas Shopping; 1933, 1 page. | |
| | RS | Shopping Order by Western Union, 1933, 1 page. | |
| | RT | Western Union Shopping Order, 1933, 2 pages. | |
| | RU | Western Union Hotel-Motel Reservation Service, 1 page. | |
| | RV | bidpay.com: Whois search results; 2003, http://www.networksolutions.com/en_US/whois/results.jhtml;jsessionid+VZDZVYDD1J , 2 pages. | |
| | RW | "billserv.com Launches bills.com, an internet Portal for Consumers to Pay All Bills Online at No Cost"; 2000, Business Wire, 2 pages. | |
| | RX | First Data Acquires PaySys International; 2001, Press Release, 2 pages. | |
| | RY | Luxury Brands LLC: World Famous Brands at Liquidation Process; http://www.auctionbytes.com/cab/pages/payment, 3 pages. | |
| | RZ | PayPal for the Palm; http://handheldnews.com/file.asp?ObjectID=5401, 2 pages. | |
| | SA | PayPal.com Case Study; http://fox.rollins.edu/~slackman/PayPal.htm , 2003, 7 pages. | |
| | SB | PayPal-News; http://www.ndrys.com/paypal.html , 2003, 3 pages. | |
| | SC | HOFFMAN, Karen Epper; "PayPal Still Running Free"; 2003, Bank Technology News, 3 pages. | |
| | SD | LATOUR, Almar; "PayPal Electronic Plan May be on the Money in Years to Come"; 1999, The Wall Street Journal, 2 pages. | |

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| | | Examiner Name | Sough, Hyung Sub | | |
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| | SE | PLOTKIN, Hal; "Beam Me up Some Cash"; 1999, Silicon Valley Insider, 3 pages. | |
| | SF | BONEH, Dan; "Beaming Money by Email is Web's Next Killer App"; 1999, PR Newswire, 4 pages. | |
| | SG | BidPay: Seller FAQs - Receiving Payments and Using the Money Order Service; 7 pages. | |
| | SH | STEINER, Ina; "BidPay.com Offers Click and Pay Service for buyers"; 2000, Auction Bytes, 4 pages. | |
| | SI | STEINER, Ina; "Follow-up to BidPay Article"; 2000, Auction Bytes, 3 pages. | |
| | SJ | STEINER, Ina; "PayPal Online Payment Service - Another Way to Pay for Auction Items"; 2000, Auction Bytes, 4 pages. | |
| | SK | STEINER, Ina; "Accepting Credit Cards When You Sell Items: ProPay and Billpoint Payment Services"; 2000 Auction Bytes, 4 pages. | |
| | SL | WERMER, Sandra; "A million credit card transactions in five hours"; 1997, Primeur, 2 pages. | |
| | SM | "PaySys signs up four Asian distributors"; 1997 Orlando Business Journal, 3 pages. | |
| | SN | Products and Services for PaySys, 2 pages. | |
| | SO | VisionPLUS Consumer Payment Solution Overview, 2 pages. | |
| | SP | PaySys - company overview, 2 pages. | |
| | SQ | State of New York Banking Department: Staff Letters and Memoranda; 2000, http://www.banking.state.ny.us/lo000718.htm , 2 pages. | |
| | SR | WIJNEN, Rene; "You've Got Money!"; 2000, Bank Technology News, Vol. 13, No. 6, 4 pages. | |

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| U.S. PATENT DOCUMENTS* | | | | | |
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| Examiner Initials* | Cite No. ¹ | Document Number | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
| | | Number Kind Code ² (if known) | | | |
| <i>JS</i> | A1 | US-5,326,960 | 07-05-1994 | Tannenbaum | |
| <i>JS</i> | A2 | US-5,350,906 | 09-27-1994 | Brody et al. | |
| <i>JS</i> | A3 | US-6,351,739 B1 | 02-26-2002 | Egendorf | |
| | A4 | | | | |

| FOREIGN PATENT DOCUMENTS | | | | | | | | |
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| Examiner Initials* | Cite No. ¹ | Foreign Patent Document | | | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear | T ⁶ |
| | | Country Code ³ | Number ⁴ | Kind Code ⁵ (if known) | | | | |
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| Examiner Signature | <i>[Signature]</i> | Date Considered | 11/16/07 |
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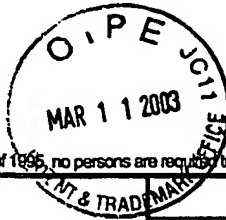
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.
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| | C1 | AUTHOR UNKNOWN "Online Payment Services" www.auctionbytes.com/cab/pages/payment, compiled Nov. 2002, 3 pages. | |
| | C2 | AUTHOR UNKNOWN "PayPal News", www.andrys.com/paypal.html, published prior to 2003, 3 pages. | |
| | C3 | AUTHOR UNKNOWN "PayPal.com Case Study" http://fox.rollins.edu/~slackman/paypal.htm, 2001, 6 pages. | |
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Sheet 1 of 1

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|------------------------|---------------------------------|
| Applicant Number | 10/076,036 |
| Filing Date | February 13, 2002 |
| First Named Inventor | Mascavage, John Joseph, et. al. |
| Art Unit | 2165 |
| Examiner Name | Unassigned |
| Attorney Docket Number | 020375-002100US |

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| | | | | Application Number | 10/076,036 |
| | | | | Filing Date | February 13, 2002 |
| | | | | First Named Inventor | Mascavage, III, John Joseph |
| | | | | Group Art Unit | 2165 |
| | | | | Examiner Name | |
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